

Information to identify the case:			
Debtor 1	Michael G. Slupski		
	First Name	Middle Name	Last Name
Debtor 2	Patricia A. Slupski		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-10652-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael G. Slupski

Patricia A. Slupski

8/7/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael G. Slupski
 Patricia A. Slupski
 Debtors

Case No. 13-10652-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db/jdb aty	Michael G. Slupski, Patricia A. Slupski, 88 Wellington Street, North East, PA 16428-1730 +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
sp	+Amanda J. Bonnesen, Law Firm of Berger and Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4793
cr	+Ditech Financial LLC, P.O. BOX 9013, ADDISON, TX 75001-9013
13691398	+Associated Clinical Laboratories, 1526 Peach Street, Erie, PA 16501-2190
13641821	+Associated Clinical Labs, 1526 Peach Street, Erie, PA 16501-2190
13641829	+Attn: Bankruptcy Department, M&T Credit Services, LLC, P.O. Box 2187, Buffalo, NY 14240-2187
13641833	Attn: Customer Service, PNC Bank, N.A., P.O. Box 3429, Pittsburgh, PA 15230-3429
13641823	Clinical Associates in, Radiology, P.C., P.O. Box 49, Pittsburgh, PA 15230-0049
13641824	Computer Credit, Inc., 640 West Fourth Street, P.O. Box 5238, Winston-Salem, MN 27113-5238
13641838	Department of Veterans Affairs, P.O. Box 530269, Atlanta, GA 30353-0269
13641826	+Erie Physicians Network, P.O. Box 1538, Hermitage, PA 16148-0538
13664815	+Everbank, c/of Margaret Gairo, Esquire, 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060
13664219	+Everbank, 301 West Bay Street, Jacksonville, Florida 32202-5180
13641827	+Everhome Mortgage, Customer Service Department, P.O. Box 2167, Jacksonville, FL 32232-0004
13641828	+First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
13641831	+George P. Moylan, Jr., D.D.S., 35 West Main Street, North East, PA 16428-1135
13658858	+M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
13641830	+Medical Financial Solutions, 225 N. Rose Street, Kalamazoo, MI 49007-3823
13641832	+National Asset Management, LLC, PO Box 840, Moon Township, PA 15108-0840
13644980	+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
13641834	+Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
13641835	Saint Vincent Institute, 3530 Peach Street, Lower Level 1, Erie, PA 16508-2768
13641836	Tri-State Adjustments, Inc., P.O. Box 3219, La Crosse, WI 54602-3219
13641837	+Vantage Home Medical Equipment, & Services, 5702 Peach Street, Erie, PA 16509-2608

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2018 02:27:42 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	E-mail/Text: bankruptcy.bnc@ditech.com Aug 08 2018 02:27:35 DITECH FINANCIAL LLC, P.O. Box 6154, Rapid City, SD 57709-6154
cr	E-mail/Text: bankruptcy.bnc@ditech.com Aug 08 2018 02:27:35 Green Tree Servicing, LLC, PO Box 0049, Palatine, IL 60055-0049
cr	EDI: RECOVERYCORP.COM Aug 08 2018 06:13:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13641822	E-mail/Text: matthartweg@cbjcredit.com Aug 08 2018 02:28:17 CBJ Credit Recovery, 117 West Fourth Street, P.O. Box 1132, Jamestown, NY 14702-1132
13651916	EDI: DISCOVER.COM Aug 08 2018 06:18:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13641825	EDI: DISCOVER.COM Aug 08 2018 06:18:00 Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
14754317	E-mail/Text: bankruptcy.bnc@ditech.com Aug 08 2018 02:27:35 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
13859826	+E-mail/Text: bankruptcy.bnc@ditech.com Aug 08 2018 02:27:35 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
13649966	EDI: RECOVERYCORP.COM Aug 08 2018 06:13:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Ditech Financial LLC FKA Green Tree Servicing LLC
cr	EverBank
13691397*	+Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: dkam
Form ID: 3180W

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Total Noticed: 35

Date Rcvd: Aug 07, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor EverBank ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor EverBank ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
bkgroup@kmlawgroup.com
Kevin T. McQuail on behalf of Creditor EverBank ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor EverBank mcohen@mwc-law.com
Michael J. Graml on behalf of Joint Debtor Patricia A. Slupski mattorney@neo.rr.com,
mjgraml@verizon.net
Michael J. Graml on behalf of Debtor Michael G. Slupski mattorney@neo.rr.com,
mjgraml@verizon.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10